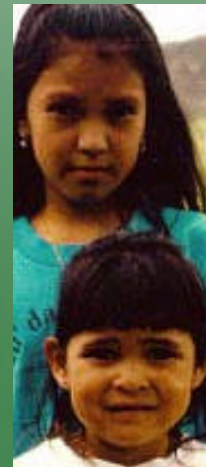


WESTERN Development Bank, N.A.

The establishment of the Central Valley's first
Commercial Community Development Focused
Bank regulated by the U.S. Treasury's
Office of the Comptroller of Currency (OCC).



Our Mission

...To develop long-term Sustainable Resources for the benefit of the critical industries and underserved communities throughout the Central Valley by merging the available U.S. & California Treasury's and Federal funding programs .



The Need

The Greatest Need For The Valley: *Re-Investment*

- Regional Mergers - less local reinvestment focus.
- Overcome capital risk margins utilizing credit enhancers to create new diversified economies.
- Emphasis on promoting Central Valley's LMI individuals and businesses within cities and rural communities.

For every \$1 deposited in large regional banks (that carry 85% of the valley's market share), only 27 cents remains in the valley for re-investment.

The Market

Out of 3,000 US counties, the top two counties in terms of “Cultural Diversity” are:



Los Angeles County, California

Fresno County, California

The Market

Let's look at California...

However, there are
NO Community
Development banks
in the Central
Valley.



DOUBLE BOTTOM LINE SOURCES

- \$7.8 Billion (FCMA PSA Deposits)
- AB 2708 (CA Treasury Deposits)

Bank Organization



EQUITY INJECTIONS

- Private Equity Funds
- National Banks
- CA Initiative

Sustainable Communities Foundation

- Federal Funding Conduit
- 501(C) 3 Funds
- Mezzanine Funds

- Create
- Diverse
- Industry

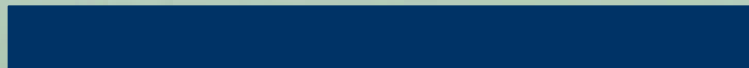
- Hard Jobs
- Tax Base

- Sustainable Communities

**Financial Projections**

	<u>Year 1</u>	<u>Year 2</u>	<u>Year 3</u>	<u>Year 4</u>	<u>Year 5</u>
Total Assets	\$27M	\$41M	\$62M	\$79M	\$150M
Growth Rate	100%	0.54%	0.54%	0.31%	0.23%
Market Share	.35%	.55%	.81%	1.05%	1.25%

Financial Projections

**Projection Time Line****2004****2005****Sept.****Oct.****Nov.****Dec.****Jan.****Feb.****Bank Capitalization
Requirements****Estimated Bank
Charter Award****Initial Bank
Operations**



Questions & Answers Checklist:

Questions & Answers



Is there a need that Western Development Bank fulfills in a unique and viable way?

- Provides the San Joaquin Valley with additional “Community-Building” Revitalization resources via commercial banking model.



Are WDB’s Plan assumptions sustainable?

- Over \$7.8 Billion weighted PSA deposits (+ 5% by 2006).
- Strategically structured CD Projects integrated into Charter Plan.
- The Bank’s IPO Capitalization positioned at \$15 Million



Can the Bank’s Directorate implement this plan?

- Experienced in critical Central Valley industry dynamics.
- Extensive Front-Line Banking & Regulatory Experience.



Questions & Answers Checklist:

Questions & Answers



Who has already formed strategic alliances with the Sustainable Communities companies?

- Luce Forward, LLP, a leading banking regulatory and securities law firm (WDB's IPO banking securities counsel).
- Secura Group the nation's premier banking formation team.
- Various commercial banks and corporate institutions.
- Pacific Coast Bankers Bank in San Francisco.

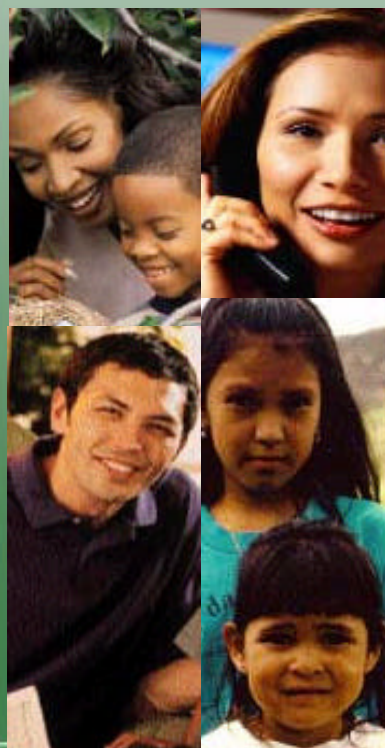


Is the market saturated with similar banking models?

- **No**, the national commercial CD focused bank (and the associated "Community-Building" benefits) are unique to the Central Valley market area and has **no** such banking model.

WESTERN Development Bank

**MERGING REINVESTMENT
ALLIANCES TO BUILD SUSTAINABLE
COMMUNITIES**



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